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STATE of WEST VIRGINIA CREATES PROGRAM TO INCREASE ACCESS TO HEALTH INSURANCE COVERAGE

Charleston - - West Virginia Governor Joe Manchin III announced today a new program that offers health insurance coverage to West Virginians who have pre-existing, severe or chronic medical conditions as well as for those who have lost their insurance through the closing of their employers' business. AccessWV, formerly called the West Virginia Health Insurance Plan, was created in 2004 by the West Virginia Legislature and guarantees that all West Virginia residents who qualify can purchase health insurance regardless of their current and past health circumstances.

"AccessWV will provide a new coverage option for many of our residents who otherwise would be unable to obtain health insurance in the private sector due to pre-existing health conditions," Governor Manchin said. He added, "Through the creation of AccessWV, many West Virginians will have access to a new option for obtaining health insurance that will positively impact the health and financial stability of working individuals, their families and our state."

"Governor Manchin's administration has been working hard to find solutions for West Virginians who do not have insurance coverage," stated Jane L. Cline, West Virginia Insurance Commissioner. According to Cline, "Providing health insurance to the uninsured has been a high priority for the Manchin administration and this program will help many West Virginians gain access to health coverage that otherwise would not have insurance." Cline added, "At the same time this allows individual market carriers to keep rates much lower for all traditional consumers, and since state law caps AccessWV participant premiums based on average market rates, high-risk consumers also significantly benefit from capped rates."

Ms. Cline also commended the members of the Board of Directors of AccessWV, "the Board has worked hard to assure that the plan met the requirements established by law and that the needs of enrollees would be met." Public Board members include: David Ramsey, Charleston Area Medical Center; Fred Earley, Mountain State BCBS; Christopher Plein, School of Applied Social Sciences, West Virginia University; Laura Phillips, The Phillips Group.

More than 250,000 people are enrolled in similar high risk health insurance plans throughout the United States. These high risk health insurance plans, called "high risk pools," provide health insurance coverage for individuals who, as a result of their medical conditions are unable to purchase health insurance at any price.

AccessWV as well as other high risk pools across the country will also serve those who are eligible for the federal Health Care Tax Credit program and those that have lost their group insurance coverage through their employer or their spouse's employer.

"Applications for coverage are available through any insurance agent licensed by the State of West Virginia to write health insurance or by contacting AccessWV directly through www.AccessWV.org or at 1-866-864-6142," stated AccessWV Executive Director, Alfreda Dempkowski. She added, "Applicants are able to apply for three different benefit plans that cover

hospital, physician services, out-patient services, home care, prescription drugs, maternity care, rehabilitation, out-patient therapies, and other medical services."

According to Dempkowski, "AccessWV applicants must be a West Virginia resident for at least 30 days. Then they must meet the criteria for applying to the plan by having been rejected within the last six months for health insurance by a carrier selling individual health insurance in West Virginia; or able to get individual coverage but at rates higher than AccessWV premium rates or, be eligible under the Health Care Tax Credit Program or HIPAA."

AccessWV is a health plan created by West Virginia state statute to provide health insurance to West Virginians. PEIA will serve as the administrative partner for AccessWV. Acordia National will provide medical claims administration and provider relationship management and Express Scripts, Inc. will provide pharmacy claims administration and PBM services.

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